Eil	in this information to ident	tify your case:		
	ited States Bankruptcy Court			
	STERN DISTRICT OF CALIF	ORNIA	— <u> </u>	
Ca	se number (if known)		Chapter you are filing under:	
			☐ Chapter 7	
			☐ Chapter 11	
			☐ Chapter 12 —	
			■ Chapter 13	☐ Check if this is an amended filing
case wou betwall of Be a mor ever	e—and in joint cases, these Ild be yes if either debtor or ween them. In joint cases, o if the forms. as complete and accurate a	e forms use you to ask for information f wns a car. When information is needed one of the spouses must report informa s possible. If two married people are fil	from both debtors. For example, if a about the spouses separately, the tion as <i>Debtor 1</i> and the other as <i>D</i> ing together, both are equally response.	bankruptcy case together—called a <i>joint</i> in form asks, "Do you own a car," the answer form uses <i>Debtor 1</i> and <i>Debtor 2</i> to distinguisebtor 2. The same person must be <i>Debtor 1</i> in onsible for supplying correct information. If in arme and case number (if known). Answer
		About Debtor 1:	About Debto	or 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Angelica		
	your government-issued picture identification (for	First name	First name	
	example, your driver's license or passport).	Maria		
	, , ,	Middle name	Middle name	
	Bring your picture identification to your meeting with the trustee.	Cruz Last name and Suffix (Sr., Jr., II, III)	Last name an	d Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
	maidon namos.			

De	btor 1 Angelica Maria Cr	ʻuz	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		5239 E Florence Ave Fresno, CA 93727	Number Check City Otata 9 7/D Code
		Number, Street, City, State & ZIP Code Fresno	Number, Street, City, State & ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Deb	otor 1	Angelica Maria Cr	uz				Case number (if known)	
Par	+ 2.	Tell the Court About \	Your Ban	kruptov C	`250			
7.	The d	chapter of the truptcy Code you are sing to file under	Check o. (Form 20 Chap Chap Chap	ne. (For a 010)). Also oter 7 oter 11	brief description	of each, see <i>Notice Required by</i> page 1 and check the approprial	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.	
8.	How	you will pay the fee	ab ore a p	oout how y der. If you pre-printed need to pa	rou may pay. Typi r attorney is subm d address. ay the fee in insta	cally, if you are paying the fee you nitting your payment on your beh allments. If you choose this option	sk with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with on, sign and attach the Application for Individuals to Pay	/
			☐ Ird bu ap	equest that is not recopplies to yo	at my fee be wai quired to, waive y our family size and	our fee, and may do so only if yo d you are unable to pay the fee in	n only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.	at
9.	bank	you filed for ruptcy within the syears?	■ No.					
	iast	years	□ 1es.	District		When	Casa number	
				District		When	Case number Case number	
				District		When	Case number Case number	
10.	cases filed in not fi you,	ny bankruptcy s pending or being by a spouse who is ling this case with or by a business er, or by an tte?	■ No □ Yes.					
				Debtor			Relationship to you	
				District		When	Case number, if known	
				Debtor			Relationship to you	
				District		When	Case number, if known	
11.		ou rent your ence?	■ No.	Go to	line 12.			_
	iesiu	UIIUG :	☐ Yes.	Has yo	our landlord obtai	ned an eviction judgment agains	t you?	
					No. Go to line 1.	2.		
					Yes. Fill out <i>Initi</i> this bankruptcy		ludgment Against You (Form 101A) and file it as part of	

Deb	otor 1 Angelica Maria Cı	uz		Case number (if known)				
Par	t 3: Report About Any Bu	ısinesses	You Own as a Sole Propri	etor				
	Are you a sole proprietor of any full- or part-time	■ No.	Go to Part 4.					
	business?	☐ Yes.	Name and location of bu	usiness				
	A sole proprietorship is a	00.						
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if an	y				
	If you have more than one sole proprietorship, use a separate sheet and attach			Number, Street, City, State & ZIP Code				
	it to this petition.			ox to describe your business:				
			☐ Health Care Bus	siness (as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101(51B))				
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))				
			Commodity Brok	ser (as defined in 11 U.S.C. § 101(6))				
			☐ None of the above	ve				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadline operation	s. If you indicate that you are	e court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure				
	For a definition of <i>small</i>	■ No.	No. I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapte Code.	r 11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Chapte	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Pari	t 4: Report if You Own or	Have Any	Hazardous Property or A	ny Property That Needs Immediate Attention				
14.	Do you own or have any property that poses or is	■ No.						
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
	-			Number, Street, City, State & Zip Code				

Debtor 1 Angelica Maria Cruz

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

icasonably thea to do so

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	otor 1	Angelica Maria Cr	uz			Case numbe	er (if known)			
Par	t 6:	Answer These Quest	ions for R	leporting Purposes						
16.		t kind of debts do have?	16a.	Are your debts primarily individual primarily for a pe			ned in 11 U.S.C. § 101(8) as "incurred by an			
				☐ No. Go to line 16b.						
				Yes. Go to line 17.						
			16b.	Are your debts primarily money for a business or inv						
				☐ No. Go to line 16c.						
				☐ Yes. Go to line 17.						
			16c.	State the type of debts you	owe that are not consu	umer debts or busines	s debts			
17.		ou filing under	■ No.	I am not filing under Chapte	er 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and		☐ Yes.	I am filing under Chapter 7. are paid that funds will be a			erty is excluded and administrative expenses			
	admi	nistrative expenses		□No						
		aid that funds will ailable for		□Yes						
		ibution to unsecured itors?								
18.	How many Creditors do		1 -49		1,000-5,00	0	□ 25,001-50,000			
	you e	estimate that you	☐ 50-99		□ 5001-10,00	00	☐ 50,001-100,000			
			□ 100-1 □ 200-9		☐ 10,001-25,i	000	☐ More than100,000			
19.	How much do you		□ \$0 - \$	50,000	□ \$1 ,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion			
		nate your assets to orth?		01 - \$100,000		1 - \$50 million	□ \$1,000,000,001 - \$10 billion			
				001 - \$500,000 001 - \$1 million	□ \$50,000,001 - □ \$100,000,001	01 - \$100 million 001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
20.		much do you	□ \$0 - \$	50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion			
	estim to be	nate your liabilities ?	\$50,001 - \$100,000			1 - \$50 million	☐ \$1,000,000,001 - \$10 billion			
				001 - \$500,000	_	1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion			
			□ \$500,	001 - \$1 million	— \$100,000,0		More than \$50 billion			
Par	7:	Sign Below								
For	you		I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.							
			If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.							
				rney represents me and I did at, I have obtained and read t			t an attorney to help me fill out this			
			I request	relief in accordance with the	chapter of title 11, Unit	ted States Code, spec	cified in this petition.			
			I underst bankrupt and 3571	cy case can result in fines up	nt, concealing property, to \$250,000, or impris	or obtaining money or onment for up to 20 ye	r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,			
				a Maria Cruz e of Debtor 1		Signature of Debtor	2			
			Executed			Executed on	(22) (200)			
				MM / DD / YYYY		MM	/ DD / YYYY			

Debtor 1 Angelica Maria C	ruz	Case	e number (if known)
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, Unite	ed States Code, and have ex	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter ebtor(s) the notice required by 11 U.S.C. § 342(b)
If you are not represented by an attorney, you do not need to file this page.	and, in a case in which § $\overline{7}$ 07(b)(4)(D) applies schedules filed with the petition is incorrect.	, certify that I have no knowl	ledge after an inquiry that the information in the
		Date	
	Signature of Attorney for Debtor		MM / DD / YYYY
	Peter B. Bunting		
	Printed name		
	Law Office of Peter B. Bunting		
	Firm name		
	2304 W Shaw Ave Ste 103		
	Fresno, CA 93711		
	Number, Street, City, State & ZIP Code		
	Contact phone 5592264030	Email address	info@peterbbuntinglaw.com
	Bar number & State		

Certificate Number: 15317-CAE-CC-033880380



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>December 29, 2019</u>, at <u>5:14</u> o'clock <u>PM PST</u>, <u>Angelica M Cruz</u> received from <u>Access Counseling, Inc.</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>Eastern District of California</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 29, 2019

By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

Fill	n this inforn	nation to identify your c	ase:			
Deb	or 1	Angelica Maria Cri				
Debi	or 2	First Name	Middle Name	Last Name		
(Spou	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Ba	nkruptcy Court for the:	EASTERN DISTRICT O	F CALIFORNIA		
Case (if kno	e number _				- Ohaa	to the state of the same
(ii Kiio					_	k if this is an ided filing
Off	icial Fo	rm 106Sum				,
Sur	nmary o	f Your Assets a	nd Liabilities an	d Certain Statistical Information		12/15
infor	nation. Fill o original forn	out all of your schedules	s first; then complete th	are filing together, both are equally responsible fe information on this form. If you are filing amend the box at the top of this page.		
					Your a Value	ssets of what you own
1.		/B: Property (Official For e 55, Total real estate, fro			\$	295,000.00
	1b. Copy line	e 62, Total personal prope	erty, from Schedule A/B		\$	24,091.55
	1c. Copy line	e 63, Total of all property	on Schedule A/B		\$	319,091.55
Part	2: Summa	arize Your Liabilities				
						i abilities It you owe
2.		Creditors Who Have Cla total you listed in Colum		(Official Form 106D) he bottom of the last page of Part 1 of <i>Schedule D</i>	\$	196,356.51
3.		F: Creditors Who Have U		Form 106E/F) s) from line 6e of <i>Schedule E/F</i>	\$	26,912.95
	3b. Copy the	e total claims from Part 2	(nonpriority unsecured cl	aims) from line 6j of <i>Schedule E/F</i>	\$	31,111.38
				Your total liabilities	\$	254,380.84
						204,000.04
Part	3: Summa	arize Your Income and E	xpenses			
4.		Your Income (Official Forrombined monthly income	,	1	\$	4,086.12
5.		Your Expenses (Official Foothly expenses from line			\$	3,245.40
Part	4: Answe	r These Questions for A	dministrative and Statis	stical Records		
6.	-	ng for bankruptcy under u have nothing to report o		neck this box and submit this form to the court with yo	ur other sc	hedules.
	■ Yes					
7.	What kind o	of debt do you have?				

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Debtor 1 Angelica Maria Cruz

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

5,193.53

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	26,912.95
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total . Add lines 9a through 9f.	\$	26,912.95

Fill	in this inform	nation to identify you	ır case and th	is filin	ıg:					
De	otor 1	Angelica Maria	Cruz							
		First Name	Middle	Name		Last Name				
	otor 2 ouse, if filing)	First Name	Middle	Name		Last Name				
Uni	ted States Bar	nkruptcy Court for the:	EASTERN	DISTR	ICT OF CALIF	FORNIA				
Car	a numahar							_	_	
Cas	se number					- The state of the			J Check if this is an amended filing	
									3	
∩ f	ficial For	m 106A/B								
		e A/B: Pro	nortv						4044=	
				n 2000	t only once. If	an asset fits in more than on	a agtoriori, light the ag		12/15	
Par		Each Residence, Buildir				wn or Have an Interest In				
_	_		ne interest in a	ny resid	derice, building	, iand, or similar property?				
	No. Go to Part									
	Yes. Where is	the property?								
1.1	5239 E Florence Ave Street address, if available, or other description				Single-family l Duplex or mul Condominium	lti-unit building n or cooperative	the amount of any	o not deduct secured claims or exemptions. Put e amount of any secured claims on <i>Schedule D:</i> reditors Who Have Claims Secured by Property.		
	Fresno	CA 93	727-0000			or mobile home	Current value of the		Current value of the	
	City	State 53	ZIP Code			operty	entire property? \$295,000		portion you own? \$295,000.00	
	,	5.0.0				operty	•		. ,	
					Other		(such as fee simpl	e, tenan	r ownership interest cy by the entireties, or	
				Who	has an interest Debtor 1 only	t in the property? Check one	a life estate), if kno Fee simple	own.		
	Fresno			_			1 cc simple			
	County					Debtor 2 only				
					At least one o	f the debtors and another	(see instructions)		unity property	
					r information ye erty identificati	ou wish to add about this ite	m, such as local			
				Valu nee nee esti	ue listed doe ds new floo d to be repla	es not take into consic r, air conditioner is un aced, fence needs repl 2,125.00. Debtor believ	dersized for hou acement. Liquid	se and ation c	air ducts ost is	
						· · · · · · · · · · · · · · · · · · ·			·····	
						from Part 1, including any			\$295,000.00	

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debt	or 1 Ar	ngelica Mari	ia Cruz	Ca	se number (if known)	
Ca	ırs, vans, t	trucks, tracto	ors, sport utility ve	hicles, motorcycles		
	No					
	Yes					
3.1	Make:	Ford		Who has an interest in the property? Check one		d claims or exemptions. Put
	Model:	Fusion Tit	anium	■ Debtor 1 only		ured claims on Schedule D: Claims Secured by Property.
	Year:	2013		Debtor 2 only	Current value of the	Current value of the
	Approxima	ate mileage:	75,984	☐ Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other info			\square At least one of the debtors and another		
		n: 5239 E F CA 93727	lorence Ave,	☐ Check if this is community property (see instructions)	\$13,500.00	\$13,500.00
2.2	Maka	Chrysler		Who has an interest in the property? Charles	Do not deduct secured	f claims or exemptions. Put
3.2	Make: Model:		Touring ED	Who has an interest in the property? Check one Debtor 1 only	the amount of any sec	ured claims on Schedule D. Claims Secured by Property
	Year:	2002		☐ Debtor 2 only	Current value of the	Current value of the
	• •	ate mileage:	174,000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other info			\square At least one of the debtors and another		
		n: 5239 E F CA 93727	lorence Ave,	☐ Check if this is community property (see instructions)	\$2,905.00	\$2,905.00
				n for all of your entries from Part 2, including an		\$16,405.00
	_					
art :			al and Household Ite			
•		onave any leg goods and fui	- -	erest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E				china, kitchenware		
	Yes. Des	cribe				
			Household Goo	ds and Furnishings		
				E Florence Ave, Fresno CA 93727		\$1,000.00
	ectronics	elevisions and				
				eo, stereo, and digital equipment; computers, printer edia players, games	s, scanners; music colle	ctions; electronic devices
	ir	ncluding cell p			s, scanners; music colle	ctions; electronic devices
	ir No	cribe			s, scanners; music colle	ctions; electronic devices

D	Debtor 1 Angelica I	Maria Cruz	Case number (if know)	n)
8.	other colle	and figurines; paintings, prints, or other artv actions, memorabilia, collectibles	work; books, pictures, or other art objects; stamp, co	in, or baseball card collections;
	■ No □ Yes. Describe			
9.	Equipment for sports Examples: Sports, pho musical ins □ No	otographic, exercise, and other hobby equ	ipment; bicycles, pool tables, golf clubs, skis; canoe	s and kayaks; carpentry tools;
	Yes. Describe			
		Sports and hobby equipment Location: 5239 E Florence Ave,	Fresno CA 93727	\$100.00
10). Firearms <i>Examples:</i> Pistols, rif	fles, shotguns, ammunition, and related eq	uipment	
	■ No □ Yes. Describe			
11	. Clothes	clothes, furs, leather coats, designer wear	r, shoes, accessories	
	Yes. Describe			
		Clothes Location: 5239 E Florence Ave,	Fresno CA 93727	\$100.00
12	Jewelry Examples: Everyday □ No ■ Yes. Describe	jewelry, costume jewelry, engagement ring	gs, wedding rings, heirloom jewelry, watches, gems,	gold, silver
		Personal Jewelry Location: 5239 E Florence Ave,	Fresno CA 93727	\$20.00
13.	Non-farm animals Examples: Dogs, cats No □ Yes. Describe	s, birds, horses		
14.	. Any other personal a	and household items you did not alread	y list, including any health aids you did not list	
	Yes. Give specific i	information		
		Books, pictures Location: 5239 E Florence Ave,	Fresno CA 93727	\$150.00
15		e of all of your entries from Part 3, inclu at number here	uding any entries for pages you have attached	\$1,770.00
	art 4: Describe Your Fina			
Do	o you own or have any	r legal or equitable interest in any of the	e following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B

Schedule A/B: Property

Deb	tor 1	Angeli	ca Mari	a Cruz	:		Case number (if known)	
	No			·	our wallet, in your hon	•	sit box, and on hand when you file your petition	
_			king, sav		other financial accou ve multiple accounts v	vith the same inst	·	, and other similar
	Yes					Institution na	ame:	
				17.1.	Checking #3356	Chase Ba	nk	\$0.00
				17.2.	Savings #8442	Kinecta		\$5.00
_					ly traded stocks nt accounts with brok	erage firms, mone	ey market accounts	
					Institution or issuer na	ame:		
_	Non-pu joint ve I _{No}		ded stoc	k and i	nterests in incorpor	ated and uninco	rporated businesses, including an interest in an	LLC, partnership, and
_		Give spec	cific inforr		about them ne of entity:		% of ownership:	
_	Negotia	able instru	<i>iments</i> in	clude p	ersonal checks, cashi	iers' checks, prom	gotiable instruments nissory notes, and money orders. by signing or delivering them.	
		Give speci	ific inform		bout them er name:			
		ent or pe les: Intere				3(b), thrift savings	accounts, or other pension or profit-sharing plans	
	Yes. L	ist each a			ely. f account:	Institution na	ame:	
				401k		Suppleme	ntal Income	\$1,746.55
	Your sh	/ deposit are of all es: Agree	unused o	leposits	s you have made so the	nat you may conti iblic utilities (elect	nue service or use from a company tric, gas, water), telecommunications companies, or	others
] Yes					Institution na	ame or individual:	
_	Annuitie I _{No}	es (A cont				to you, either for	life or for a number of years)	
] Yes	********	Issue	er name	e and description.			
26					an account in a quand 529(b)(1).	llified ABLE prog	gram, or under a qualified state tuition program.	
	Yes		Instit	ution n	ame and description.	Separately file the	e records of any interests.11 U.S.C. § 521(c):	
_	rusts, (equitable	or futur	e inter	ests in property (oth	er than anything	g listed in line 1), and rights or powers exercisab	le for your benefit
		Give spec	ific inforn	nation a	about them			

D	ebtor 1	Angelica Maria Cruz			Case number (if known)	
26	Ехатр		secrets, and other intellectual proites, proceeds from royalties and lice		ts	
	■ No □ Yes.	Give specific information about th	em			
27.		es, franchises, and other generales: Building permits, exclusive lic	al intangibles enses, cooperative association holdi	ings, liquor licens	es, professional licenses	
	■ No	Give specific information about th	em			
М		property owed to you?	en			Current value of the
	oney or p	roporty owed to you.				portion you own? Do not deduct secured claims or exemptions.
28.	_	unds owed to you				
	□ No ■ Yes. 0	Give specific information about the	em, including whether you already file	ed the returns and	d the tax years	
			2019 Anticipated Tax Refund		Federal and State	\$4,000.00
	Other a	benefits; unpaid loans you ma	ance payments, disability benefits, s ade to someone else	ick pay, vacation	pay, workers' compensal	tion, Social Security
	Interest	Give specific information is in insurance policies les: Health, disability, or life insura	nce; health savings account (HSA);	credit, homeown	er's, or renter's insurance	
		Name the insurance company of e Company na	· •	Beneficiary	y:	Surrender or refund value:
			Income Life Insurance Co e as of 08/01/2019	Ralph Av	rila	\$0.00
	If you a someor ■ No	erest in property that is due you re the beneficiary of a living trust, ne has died. Give specific information	from someone who has died expect proceeds from a life insurand	ce policy, or are c	urrently entitled to receive	property because
	Exampl No	against third parties, whether o les: Accidents, employment disput	r not you have filed a lawsuit or m es, insurance claims, or rights to sue	ade a demand fo	or payment	
34.	Other co	ontingent and unliquidated clai	ms of every nature, including cour	nterclaims of the	e debtor and rights to se	t off claims
	Yes.	Describe each claim				
		20	020 Income Tax Refund YTD			\$165.00

page 5

Debtor 1 Angelica Maria Cruz		Case number (if known)	
35. Any financial assets you did not already list			
■ No			
☐ Yes. Give specific information			
36. Add the dollar value of all of your entries from Part 4, includi for Part 4. Write that number here	ing any entries for paç	ges you have attached	\$5,916.55
Part 5: Describe Any Business-Related Property You Own or Have an Inte	erest In. List any real est	ate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-rela	ited property?		
No. Go to Part 6.			
☐ Yes. Go to line 38.			
Part 6: Describe Any Farm- and Commercial Fishing-Related Property Yo If you own or have an interest in farmland, list it in Part 1.	u Own or Have an Interes	st In.	
46. Do you own or have any legal or equitable interest in any farm	- or commercial fishir	ng-related property?	
■ No. Go to Part 7.			
☐ Yes. Go to line 47.			
Don't All Don't			
Part 7: Describe All Property You Own or Have an Interest in That Yo	ou Did Not List Above		
53. Do you have other property of any kind you did not already list	t?		
Examples: Season tickets, country club membership			
■ No □ Yes. Give specific information			
Li Tes. Give specific information			
54. Add the dollar value of all of your entries from Part 7. Write the	hat number here		\$0.00
·			Ψ0.00
Part 8: List the Totals of Each Part of this Form			
55. Part 1: Total real estate, line 2			\$205,000,00
56. Part 2: Total vehicles, line 5	\$16,405.00		\$295,000.00
57. Part 3: Total personal and household items, line 15	\$1,770.00		
58. Part 4: Total financial assets, line 36	\$5,916.55		
59. Part 5: Total business-related property, line 45	\$0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part 7: Total other property not listed, line 54	\$0.00		
62. Total personal property. Add lines 56 through 61	\$24,091.55	Copy personal property total	\$24,091.55
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$319,091.55

Fill in this infor	mation to identify your	case:		
Debtor 1	Angelica Maria C	ruz		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F CALIFORNIA	
Case number				
(if known)				Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B*: *Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2*: *Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	art 1: Identify the Property You Claim as E	xempt				
1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	our spouse is filing with you.		
	■ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)		
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own			Specific laws that allow exemption	
		Copy the value from Check only one box for each exemption. Schedule A/B				
	5239 E Florence Ave Fresno, CA 93727 Fresno County	\$295,000.00		\$75,000.00	C.C.P. § 704.730	
	Value listed does not take into consideration repairs needed. House needs new floor, air conditioner is undersized for house and air ducts need to be replaced, fence needs replacement. Liquidation cost i Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
	2013 Ford Fusion Titanium 75,984	\$13,500.00		\$89.00	C.C.P. § 704.010	
	Location: 5239 E Florence Ave, Fresno CA 93727 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
	2002 Chrysler PT Cruiser Touring ED 174,000 miles	\$2,905.00		\$2,905.00	C.C.P. § 704.010	
	Location: 5239 E Florence Ave, Fresno CA 93727 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
	Household Goods and Furnishings Location: 5239 E Florence Ave,	\$1,000.00		\$1,000.00	C.C.P. § 704.020	
	Fresno CA 93727 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		

Debtor 1 Angelica Maria Cruz			Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Electronics Location: 5239 E Florence Ave,	\$400.00		\$400.00	C.C.P. § 704.020
Fresno CA 93727			100% of fair market value, up to	
Line from Schedule A/B: 7.1			any applicable statutory limit	
Sports and hobby equipment	\$100.00		\$100.00	C.C.P. § 704.020
Location: 5239 E Florence Ave, Fresno CA 93727			100% of fair market value, up to	
Line from Schedule A/B: 9.1			any applicable statutory limit	
Clothes	\$100.00		\$100.00	C.C.P. § 704.020
Location: 5239 E Florence Ave, Fresno CA 93727			100% of fair market value, up to	
Line from Schedule A/B: 11.1		_	any applicable statutory limit	
Personal Jewelry	\$20.00		\$20.00	C.C.P. § 704.040
Location: 5239 E Florence Ave, Fresno CA 93727			100% of fair market value, up to	
Line from Schedule A/B: 12.1		_	any applicable statutory limit	
Books, pictures	\$150.00		\$150.00	C.C.P. § 704.020
Location: 5239 E Florence Ave, Fresno CA 93727			100% of fair market value, up to	
Line from Schedule A/B: 14.1			any applicable statutory limit	
Checking #3356: Chase Bank Line from Schedule A/B: 17.1	\$0.00		\$0.00	C.C.P. § 704.070
2.10 1.0.1. 237,334.6 772. 1711			100% of fair market value, up to any applicable statutory limit	
401k: Supplemental Income Line from Schedule A/B: 21.1	\$1,746.55		\$1,746.55	C.C.P. § 704.115(a)(1) & (2), (b)
Line Holl Schedule Add. 21.1			100% of fair market value, up to any applicable statutory limit	(6)
3. Are you claiming a homestead exemptio				
(Subject to adjustment on 4/01/22 and ever No	y 3 years after that for ca	ises fi	led on or after the date of adjustmen	t.)
<u> </u>	ared by the examplian wi	thin 1	215 days hofore you filed this sees?	
☐ Yes. Did you acquire the property cove☐ No	sied by the exemption wi	unn 1,	,215 days before you filed this case?	
☐ No				
□ res				

Fill in this information to id	dentify your c	ase:				
Debtor 1 Angeli	ca Maria Cri				_	
Debtor 2	е	Middle Name	Last Name			
(Spouse if, filing) First Name	е	Middle Name	Last Name		-	
United States Bankruptcy Co	ourt for the:	EASTERN DISTRICT OF CAL	IFORNIA			
Case number						
(if known)					☐ Check	if this is an
					amen	ded filing
Official Form 106D						
	ditore V	Vho Have Claims	Socured	by Proport	.,	40/45
Schedule D. Cle	uitois V	TIO HAVE CIAIMS	Secured	by Propert	У	12/15
Be as complete and accurate as is needed, copy the Additional I number (if known).	s possible. If tw Page, fill it out,	o married people are filing toget number the entries, and attach it	her, both are equ t to this form. On	ally responsible for so the top of any additio	upplying correct information in a pages, write your na	ition. If more space me and case
1. Do any creditors have claims	secured by yo	ur property?				
		form to the court with your othe	r schedules Yo	u have nothing else t	o report on this form	
Yes. Fill in all of the in				a mayo mouning oldo t	to report on this form.	
		, , , , , , , , , , , , , , , , , , ,				
Part 1: List All Secured				Column A	Column B	Column C
List all secured claims. If a c for each claim. If more than one	reditor has more creditor has a p	than one secured claim, list the creation	editor separately	Amount of claim	Value of collateral	Unsecured
much as possible, list the claims	in alphabetical c	order according to the creditor's nan	ne.	Do not deduct the	that supports this	portion
2.1 All-Pro Bail Bonds	De	scribe the property that secures	the claim:	value of collateral. \$28,000.00	claim \$295,000.00	If any \$0.00
Creditor's Name		239 E Florence Ave Fresno		Ψ20,000.00	Ψ200,000.00	Ψ0.00
	1	3727 Fresno County	,			
	Va	alue listed does not take i	nto			
		onsideration repairs neede				
	He	ouse needs new floor, air				
	co	onditioner is undersized fo	or house			
	ar	nd air ducts need to be rep	olaced,			
		nce needs replacement. L				
PO Box 131658	As app	of the date you file, the claim is:	Check all that			
Carlsbad, CA 92013		Contingent				
Number, Street, City, State & Z		Unliquidated				
	_	Disputed				
Who owes the debt? Check or		ture of lien. Check all that apply.				
☐ Debtor 1 only	_	An agreement you made (such as	mortgage or secu	red		
Debtor 2 only		car loan)	mongago or cood	104		
Debtor 1 and Debtor 2 only		Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the debtors and	_	Judgment lien from a lawsuit	s morry			
Check if this claim relates to community debt	_	Other (including a right to offset)	Bail Bond			

Date debt was incurred

Last 4 digits of account number 9777

Debtor 1 Angelica Maria Cruz		Case number (if known)		
First Name Middle N	Name Last Name			
2.2 Kinecta Federal Credit Union	Describe the property that secures the claim:	\$13,411.00	\$13,500.00	\$0.00
Attn: Bankruptcy Dept P.O. Box 10003	2013 Ford Fusion Titanium 75,984 miles Location: 5239 E Florence Ave, Fresno CA 93727			
Manhattan Beach, CA 90266	As of the date you file, the claim is: Check all that apply. Contingent	_		
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or car loan)	secured		
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)			
Opened 12/15 Last Active Date debt was incurred 12/17/19	Last 4 digits of account number 000	1		
2.3 Wells Fargo Home Mortgage	Describe the property that secures the claim:	\$154,945.51	\$295,000.00	\$0.00
Correspondence/Bankru ptcy MAC #2302-04E PO Box 10335 Des Moines, IA 50306	5239 E Florence Ave Fresno, CA 93727 Fresno County Value listed does not take into consideration repairs needed. House needs new floor, air conditioner is undersized for house and air ducts need to be replaced, fence needs replacement. Li As of the date you file, the claim is: Check all that apply. ☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one. ■ Debtor 1 only □ Debtor 2 only	Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or sar loan)	secured		
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset) 1st Deed	of Trust- Residence		
Date debt was incurred	Last 4 digits of account number 1146	<u> </u>		
Add the dollar value of your entries in C If this is the last page of your form, add Write that number here:	column A on this page. Write that number here: the dollar value totals from all pages.	\$196,356. \$196,356.	-	
Part 2: List Others to Be Notified for	or a Debt That You Already Listed			

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

SI	Lin this informat	tion to identify your c	-360:					
_			,					
De	ebtor 1	Angelica Maria Cri	UZ Middle N	Jama	Last Name			
De	btor 2	Tilot Name	Wilddie I	ame	Last Name			
		First Name	Middle N	lame	Last Name			
Ur	ited States Bankr	uptcy Court for the:	EASTERN	DISTRICT OF CA	LIFORNIA			
٠.	mod Otatoo Bariin	aptoy court to: tito.						
	se number			_			- 0 1	
(11 K	nown)						_	if this is an led filing
							amend	led lilling
Of	ficial Form	106E/F						
Sc	hedule E/F	: Creditors W	ho Have	Unsecured	l Claims			12/15
any Sch Sch left. nam	executory contractedule G: Executory edule D: Creditors Attach the Continue and case number	,	hat could res red Leases (C red by Prope e. If you have	ult in a claim. Also official Form 106G). rty. If more space is no information to r	list executory contra Do not include any c needed, copy the Pa	cts on Schedule A/B: F reditors with partially s rt you need, fill it out, i	roperty (Official For ecured claims that a number the entries i	m 106A/B) and on are listed in n the boxes on the
		f Your PRIORITY Uns						
7.	No. Go to Part	have priority unsecured	ciaims again	st you?				
		۷.						
2.	identify what type of possible, list the cla	iority unsecured claims. of claim it is. If a claim has aims in alphabetical order n one creditor holds a part	both priority a according to t	and nonpriority amou he creditor's name.	nts, list that claim here If you have more than t	and show both priority a	nd nonpriority amoun	ts. As much as
	(For an explanation	n of each type of claim, se	e the instructi	ons for this form in th	ne instruction booklet.)			
						Total claim	Priority amount	Nonpriority amount
2.1		Department of Tax		ast 4 digits of acco	unt number	\$26,912.95	\$26,912.95	\$0.00
	Priority Credit Administra Special Op 55			then was the debt i	ncurred?			
	PO Box 94							
		to, CA 94279-0055 t City State Zip Code	Δ	s of the date you fil	e, the claim is: Check	all that apply		
		e debt? Check one.		Contingent	e, the claim is. Check	ан татарру		
	Debtor 1 only			Unliquidated				
	Debtor 2 only							
	☐ Debtor 1 and	Debtor 2 only		Disputed	secured claim:			
		•		Domestic support				
		f the debtors and another	_	-				
		claim is for a communi	•		other debts you owe th	•		
	Is the claim subj	ect to offset?			r personal injury while y	ou were intoxicated		
	■ No □ Yes		L	Other. Specify	orporate debt			
					orporate debt			
Pa	rt 2: List All of	f Your NONPRIORITY	' Unsecured	Claims				
		have nonpriority unsecu						
		othing to report in this par	_		your other schedules			
	Yes.	eaming to report in this par	Oublint tillo	.c to the count with	. your outer someuties.			
4.	unsecured claim, lis	npriority unsecured claist the creditor separately to olds a particular claim list	for each claim.	For each claim liste	d, identify what type of	claim it is. Do not list cla	ims already included	in Part 1. If more

Total claim

Part 2.

Debtor	1 Angelica Maria Cruz		Case number (if known)	
4.1	ADT Security Services	Last 4 digits of account number	9918	\$103.77
	Nonpriority Creditor's Name c/o Transworld Systems Inc 500 Virginia Dr Ste 514 Fort Washington, PA 19304	When was the debt incurred?		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify Services re	endered	
4.2	Bank of America NA Nonpriority Creditor's Name	Last 4 digits of account number	0311	\$6,143.30
	PO Box 982284 El Paso, TX 79998-2284	When was the debt incurred?		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans —		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing		
	Yes	Other. Specify Corporate	Credit Card	
4.3	Bank Of The West Nonpriority Creditor's Name	Last 4 digits of account number	6243	\$5,290.00
	Attn: Bankruptcy 180 Montgomery Street 25th Floor San Francisco, CA 94104	When was the debt incurred?	Opened 12/14 Last Active 10/17/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	• •	
	Yes	Other. Specify Check Cred	dit Or Line Of Credit	

Debtor	1 Angelica Maria Cruz		Case number (if known)	19 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
4.4	Bank Of The West	Last 4 digits of account number	2140	\$5,069.00
	Nonpriority Creditor's Name Attn: Bankruptcy 180 Montgomery Street 25th Floor San Francisco, CA 94104	When was the debt incurred?	Opened 12/14 Last Active 12/05/16	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other Specify Unsecured		
	163	Other. Specify		
4.5	Citibank/The Home Depot Nonpriority Creditor's Name	Last 4 digits of account number	3487	\$174.00
	Attn: Recovery/Centralized Bankruptcy Po Box 790034	When was the debt incurred?	Opened 09/04 Last Active 9/10/19	
	St Louis, MO 63179 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.6	First Data Global Leasing Nonpriority Creditor's Name	Last 4 digits of account number	8811	\$0.00
	TASQTechnology 1169 Canton Road	When was the debt incurred?		
	Marietta, GA 30066 Number Street City State Zip Code	As af the data was file the plains	Observation III the Leave to	
	Who incurred the debt? Check one.	As of the date you file, the claim i	s: Спеск ан that аррну	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Corporate of	lebt	

Debtor	1 Angelica Maria Cruz	Case number (if known)				
4.7	Franchise Tax Board Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00			
	Bankruptcy Section MS A340 PO Box 2952	When was the debt incurred?				
	Sacramento, CA 95812-2952					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	_	П				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt					
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify For Notice Only				
4.8	Internal Revenue Service	Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name					
	PO Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?				
	Number Street City State Zip Code					
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	lacksquare Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify For Notice Only				
4.9	Portfolio Recovery Associates LLC	Last 4 digits of account number 5497	\$1,294.00			
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred? Opened 02/19				
	120 Corporate Blvd	Opened 02/19				
	Norfold, VA 23502					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	— NO					
	Yes	■ Other. Specify Bank				

Debtor 1	Angelica Maria Cruz		Case number (if known)	
4.1	Tomity Corporation	Last 4 digits of account number		\$13,037.31
1	Nonpriority Creditor's Name c/o Creditors Bureau USA 757 L Street	When was the debt incurred?		V 10,001.01
1	Fresno, CA 93721 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
[☐ Debtor 1 only	☐ Contingent		
1	Debtor 2 only	☐ Unliquidated		
[Debtor 1 and Debtor 2 only	☐ Disputed		
ſ	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
_	☐ Check if this claim is for a community	☐ Student loans		
c	debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	rration agreement or divorce that you did not	
•	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Γ	□Yes	Other. Specify Corporate		
4.1	Veronica Cruz and Jose Cruz	Last 4 digits of account number		\$0.00
4	Nonpriority Creditor's Name 452 N Homsy Ave Fresno, CA 93727	When was the debt incurred?		-
N	Number Street City State Zip Code Nho incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
F	Debtor 1 only	☐ Contingent		
[Debtor 2 only	☐ Unliquidated		
Г	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
_	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
[☐ Check if this claim is for a community	☐ Student loans		
d	debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
•	No	Debts to pension or profit-sharin	g plans, and other similar debts	
Ε	☐ Yes	Other. Specify For Notice	Only Business partner	
4.1 2	Wells Fargo Home Mortgage	Last 4 digits of account number	1146	\$0.00
N	Nonpriority Creditor's Name	_		
C	Attn: Written Correspondence/Bankruptcy Mac#2302-04e Pob 10335	When was the debt incurred?	Opened 10/12 Last Active 12/06/19	
N	Des Moines, IA 50306 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
_	Debtor 1 only	Continuent		
	☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
_	☐ At least one or the debtors and another ☐ Check if this claim is for a community	☐ Student loans		
d	iebt s the claim subject to offset?		ration agreement or divorce that you did not	
_	■ No	Debts to pension or profit-sharing		
	⊐ Yes	■ Other Specify Duplicate N		

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

		Case number (if known)				
have more than one creditor for any of the de notified for any debts in Parts 1 or 2, do not fi	bts that you listed in Parts 1 or 2, list Il out or submit this page.	t the additional creditors here. If you do not have additional persons to				
Name and Address	•	2 did you list the original creditor?				
Credit Control LLC	Line <u>4.2</u> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
5757 Phantom Dr Stre 330 Hazelwood, MO 63042		Part 2: Creditors with Nonpriority Unsecured Claims				
Mazerwood, me ooo42	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?				
MS Services LLC	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
123 West 1st St Ste 430 Casper, WY 82601		Part 2: Creditors with Nonpriority Unsecured Claims				
ousper, ***	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part :	2 did you list the original creditor?				
Portfolio Recovery Associates, LLC	Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
c/o Kristen L. Brinkerhoff Esq 10680 Treena St Ste 500 San Diego, CA 92131		Part 2: Creditors with Nonpriority Unsecured Claims				
Sali Diego, CA 32131	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?				
State Recovery Systems Inc	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
2491 Sunrise Blvd Rancho Cordova, CA 95670		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Kalicilo Coldova, CA 33070	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?				
Veronica Cruz	Line 4.6 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
		Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					

				Total Claim
6a.	Domestic support obligations	6a.	\$	0.00
O.L	Towns and sodels about the control of	01	_	
			\$	26,912.95
6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	26,912.95
				Total Claim
6f.	Student loans	6f.	\$	0.00
6g.	Obligations arising out of a separation agreement or divorce that	ea.	c	0.00
C h		-	· -	
			\$	0.00
61.	Other. Add all other nonpriority unsecured claims. Write that amount here.	61.	\$	31,111.38
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	31,111.38
	6b. 6c. 6d. 6e. 6f. 6g. 6h.	 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total Priority. Add lines 6a through 6d. 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 6e. Total Priority. Add lines 6a through 6d. 6e. 6f. Student loans 6f. 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6d. 6d. 6d. 6d. 6d. 6d. 6d. 6e.	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. \$ 6e. Total Priority. Add lines 6a through 6d. 6f. \$ 6f. \$ 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6g. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Fill in this infor	mation to identify your	case:		
Debtor 1	Angelica Maria C	ruz		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F CALIFORNIA	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person o	r company with Name, Numbe	ı whom you have th r, Street, City, State and ZI F	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.2					N 202-00
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.4		_92.33		· · · · · · · · · · · · · · · · · · ·	
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	

Fill in t	this information	on to identify your	case:			
Debtor		Angelica Maria C				
Debtor		irst Name	Middle Name	Last Name		
(Spouse i		irst Name	Middle Name	Last Name		
United	States Bankru	ptcy Court for the:	EASTERN DISTRICT O	F CALIFORNIA		
Case n	ıumber					
(if known)						☐ Check if this is an amended filing
Offic	ial Form	106H				
Sche	edule H	Your Cod	ebtors			12/15
people a fill it out	are filing toge it, and number	ther, both are equa- the entries in the	ally responsible for supp	lying correct information the Additional Page to the state of the sta	n. If more space is i	rate as possible. If two married needed, copy the Additional Page p of any Additional Pages, write
1. [Do you have a	ny codebtors? (If y	you are filing a joint case, o	do not list either spouse as	a codebtor.	
	No					
— \	Yes					
2. V Ariz	Within the last zona, Californi	: 8 years, have you a, Idaho, Louisiana,	lived in a community pro Nevada, New Mexico, Pue	operty state or territory? erto Rico, Texas, Washing	(Community proper attention, and Wisconsin.)	ty states and territories include
_	No. Go to line :	5				
			ise, or legal equivalent live	with you at the time?		
	·		,	,		
in I For	line 2 again as	a codebtor only if	f that person is a guarant	or or cosigner. Make su	re you have listed t	g with you. List the person show he creditor on Schedule D (Officia Schedule E/F, or Schedule G to fi
		our codebtor Street, City, State and ZII	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1	Ralph Avi	la			■ Cabadula D. I	ina 24
	5239 E Flo	rence Ave			■ Schedule D, I □ Schedule E/F	
	Fresno, C	A 93727			☐ Schedule G	
					All-Pro Bail Bor	nds
		_				
3.2	Veronica (452 N Hor				☐ Schedule D, I	
	Fresno, C				Schedule E/F	
					☐ Schedule G _ Tomity Corpora	
3.3	Veronica (452 N Hor				☐ Schedule D, I	
	Fresno, C				Schedule E/F	
	•				☐ Schedule G _	rtment of Tax & Fee
					оашонна вера	Tunent of Tax ox Fee

Fil	l in this information to identit	fy your ca	se:							
De	ebtor 1 Ange	elica Ma	ria Cruz							
,	btor 2 ouse, if filing)		 							
Un	ited States Bankruptcy Cou	ırt for the:	EASTERN DISTRICT	OF CALIFORNIA	\					
	se number			_			Check if this is:			
if k	(nown)						☐ An amende	•		
L							☐ A suppleme		g postpetition ollowing date:	chapter
O	fficial Form 106								onowing date.	
	chedule I: You	_	me				MM / DD/ Y	YYY		12/1
sup spo atta	as complete and accurate oplying correct information ouse. If you are separated uch a separate sheet to this other transfer of the correct of	n. If you a and your s form. C	are married and not filing wi	ng jointly, and yo ith you, do not in	our spouse i	is liv mati	ing with you, incl on about your spo	ude inforr ouse. If m	nation about ore space is i	your needed,
1.	Fill in your employment information.	:		Debtor 1			Debtor 2	r 2 or non-filing spouse		
	If you have more than one			■ Employed			☐ Emplo	yed		
	attach a separate page with information about additional employers.		Employment status	☐ Not employe	☐ Not employed ☐ N					
	. ,		Occupation Call Center Operation							
	Include part-time, season self-employed work.	al, or	Employer's name	Delta Health	Systems					
	Occupation may include s or homemaker, if it applie		Employer's address	3244 Brooksi Stockton, CA						
			How long employed ti	here? 18 m	onths					
Pai	rt 2: Give Details Ab	out Mont	hly Income							
Esti spoi	imate monthly income as our unless you are separate	of the da	te you file this form. If y	you have nothing t	to report for	any	ine, write \$0 in the	space. Inc	clude your non	ı-filing
lf yo mor	ou or your non-filing spouse e space, attach a separate s	have mor sheet to ti	e than one employer, co nis form.	ombine the informa	ation for all e	mplo	oyers for that perso	n on the li	nes below. If y	ou need
							For Debtor 1		btor 2 or ng spouse	
2.	List monthly gross wage deductions). If not paid m				2.	\$	3,086.85	\$	N/A	
3.	Estimate and list month	ly overtin	ne pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income.	. Add line	e 2 + line 3.		4.	\$	3,086.85	\$	N/A	

Deb	otor 1	Angelica Maria Cruz		_	C	ase number (if known)			
						For Debtor 1		or Debtor 2 or on-filing spouse	
	Cop	y line 4 here		4.	,	3,086.85	\$_	N/A	<u>4</u>
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Secu	ity deductions	5a	. ;	442.87	\$	N/A	4
	5b.	Mandatory contributions for reti	rement plans	5b	. (0.00	\$	N/A	
	5c.	Voluntary contributions for retir	ement plans	5с	. 9	0.00	\$ _	N/A	
	5d.	Required repayments of retirem	ent fund Ioans	5d	. 8	0.00	\$	N/A	\
	5e.	Insurance		5e		121.85	\$	N/A	<u>\</u>
	5f.	Domestic support obligations		5f.			\$	N/A	
	5g.	Union dues		5g		36.01	\$	N/A	
	5h.	Other deductions. Specify:		5h			+ \$_	N/A	<u> </u>
6.	Add	the payroll deductions. Add lines	5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	600.73	\$	N/A	<u>\</u>
7.	Calc	culate total monthly take-home pay	. Subtract line 6 from line 4.	7.	\$	2,486.12	\$_	N/A	<u>\</u>
8.	List 8a.	all other income regularly receive Net income from rental property profession, or farm Attach a statement for each prope receipts, ordinary and necessary b monthly net income.	and from operating a business, rty and business showing gross	8a	. \$	0.00	\$	N/A	
	8b.	Interest and dividends		8b.	. 9	****	\$	N/A	
	8c.	regularly receive	ou, a non-filing spouse, or a dependent child support, maintenance, divorce it.	: 8c.	. 9	0.00	\$	N/A	_
	8d.	Unemployment compensation		8d.	. \$		\$	N/A	
	8e.	Social Security		8e.	. \$		\$	N/A	
	8f.		alue (if known) of any non-cash assistance nps (benefits under the Supplemental	e 8f.	9		\$	N/A	
	8g.	Pension or retirement income		8g.	. \$	0.00	\$	N/A	<u> </u>
	8h.	Other monthly income. Specify:	Contribution to household expenses from LIRC are as needed	8h.	.+ \$	1,600.00	+ \$_	N/A	<u>\</u>
9.	Add	all other income. Add lines 8a+8b	+8c+8d+8e+8f+8g+8h.	9.	\$	1,600.00	\$_	N/	Α
10.	Calc	ulate monthly income. Add line 7	+ line 9.	10.	\$	4,086.12 + \$		N/A = \$	4,086.12
		the entries in line 10 for Debtor 1 and			· —	4,000.12		- N/A	7,000.12
11.	Inclu othe	de contributions from an unmarried printer friends or relatives. ot include any amounts already inclu	the expenses that you list in Schedule partner, members of your household, your ded in lines 2-10 or amounts that are not	depe		-			0.00
12.		that amount on the Summary of Sc	ine 10 to the amount in line 11. The res hedules and Statistical Summary of Certal					12. \$	4,086.12
13.	Do y	ou expect an increase or decrease	e within the year after you file this form	?					ly income
		Yes. Explain:							

Fill	I in this information to identify yo	our case:				
Del	btor 1 Angelica Ma	ria Cruz		Chec	k if this is:	
Dal	btor 2				An amended filing	
	pouse, if filing)				A supplement shown 13 expenses as of	ving postpetition chapter the following date:
Uni	ited States Bankruptcy Court for the	EASTERN DISTRICT OF CALIFO	ORNIA	_	MM / DD / YYYY	
Cas	se number					
i	known)					
0	fficial Form 106J					
S	chedule J: Your	Expenses				12/15
Be infe	as complete and accurate as	possible. If two married people ar eded, attach another sheet to this	re filing together, bot form. On the top of a	h are equa ny additio	ally responsible fo nal pages, write y	or supplying correct your name and case
Par 1.	rt 1: Describe Your House Is this a joint case?	hold				
	■ No. Go to line 2.					
	☐ Yes. Does Debtor 2 live i	n a separate household?				
	☐ No ☐ Yes. Debtor 2 mus	st file Official Form 106J-2, <i>Expenses</i>	for Separate Househo	old of Debt	or 2.	
2.	Do you have dependents?	□No				
	Do not list Debtor 1 and Debtor 2.	■ Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state the			<u>Imperatora</u>		□ No
	dependents names.		Son		18	■ Yes
						□ No
						☐ Yes
						□ No
						☐ Yes
						□ No □ Yes
3.	Do your expenses include expenses of people other the yourself and your depender				· ·	Li Tes
Dor						
Est	Estimate Your Ongoin timate your expenses as of your expenses as of your expenses as of your expenses as of a date after the bolicable date.	our bankruptcy filing date unless your bankruptcy is filed. If this is a supp	ou are using this for lemental <i>Schedule J</i>	n as a sup , check the	oplement in a Cha e box at the top of	pter 13 case to report f the form and fill in the
the	value of such assistance and	non-cash government assistance if d have included it on <i>Schedule I:</i> Y			Your expe	ancoe.
(OT	ficial Form 106l.)			-	Tour expe	rises
4.	The rental or home ownersl payments and any rent for the	hip expenses for your residence. In e ground or lot.	nclude first mortgage	4. \$		969.81
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's	, or renter's insurance		4b. \$		0.00
	· ·	pair, and upkeep expenses		4c. \$		80.00
_		on or condominium dues		4d. \$		0.00
5.	Additional mortgage payme	ents for your residence, such as hor	me equity loans	5. \$		0.00

Deb	otor 1	Angelic	a Maria Cruz	Case nur	mber (if known)	
6.	Utilit	ies:				
	6a.		y, heat, natural gas	6a.	. \$	255.00
	6b.	Water, se	ewer, garbage collection	6b.	. \$	100.00
	6c.	Telephon	ne, cell phone, Internet, satellite, and cable services	6c.	\$	260.00
	6d.	Other, Sp	pecify:	6d.	·	0.00
7.	Food	and hous	sekeeping supplies	7.		600.00
8.			children's education costs	8.		0.00
9.			dry, and dry cleaning	9.		80.00
10.		•	products and services	10.	·	70.00
11.			ental expenses	11.		55.00
12.			n. Include gas, maintenance, bus or train fare.		·	
			car payments.	12.	\$	400.00
13.	Ente	rtainment,	, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
14.	Char	itable con	tributions and religious donations	14.	\$	20.00
15.	Insur	rance.				
			insurance deducted from your pay or included in lines 4 or 20.			
		Life insur		15a.	\$	42.59
	15b.	Health ins	surance	15b.	\$	63.00
		Vehicle in		15c.	\$	150.00
	15d.	Other ins	urance. Specify:	15d.	\$	0.00
16.			nclude taxes deducted from your pay or included in lines 4 or 20.			
	Speci			16.	\$	0.00
17.			lease payments:	47	•	
			nents for Vehicle 1	17a.		0.00
			nents for Vehicle 2	17b.		0.00
		Other. Sp	·	17c.	· ———	0.00
		Other. Sp		17d.	\$	0.00
18.	Your	payments	s of alimony, maintenance, and support that you did not report	rtas 161) 18.	\$	0.00
19			your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 10 s you make to support others who do not live with you.	ы).	\$ 	
15.	Speci		as you make to support others who do not live with you.	19.	Ψ	0.00
20			perty expenses not included in lines 4 or 5 of this form or on 5		our Income	
			es on other property	20a.		0.00
		Real esta		20b.		0.00
			homeowner's, or renter's insurance	20c.	,	0.00
			nce, repair, and upkeep expenses	20d.	·	0.00
			ner's association or condominium dues	20e.	·	0.00
21		r: Specify:	To a doco station of contact minuting addo		+\$	
	Othici	i. opcony.			- Ψ	0.00
22.			monthly expenses			
			through 21.		\$	3,245.40
	22b. (Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 106J	J-2	\$	
	22c. A	Add line 22	2a and 22b. The result is your monthly expenses.		\$	3,245.40
23.			monthly net income.		_	
			12 (your combined monthly income) from Schedule I.	23a.		4,086.12
	230.	Copy you	r monthly expenses from line 22c above.	23b.	-\$ 	3,245.40
	220	Cubtract	your monthly avanage from your monthly income			
	230.		your monthly expenses from your monthly income. t is your <i>monthly net incom</i> e.	23c.	\$	840.72
		THE TESUI	Co you monthly not moonlo.	230.		
24.	Do yo	ou expect	an increase or decrease in your expenses within the year after	er you file this	s form?	
	For ex	ample, do y	ou expect to finish paying for your car loan within the year or do you expect	your mortgage	payment to increase	or decrease because of a
	_		terms of your mortgage?			
	■ No) .				
	$\square_{\vee_{\Delta}}$		Explain here			

Fill in this informa	ation to identify your	case:					
Debtor 1	Angelica Maria Cı						
Dahta a	First Name	Middle Name	Las	t Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Las	t Name			
United States Bank	cruptcy Court for the:	EASTERN DISTRIC	CT OF CALIFOR	NIA			
Case number						☐ Check if this is amended filing	
Official Form Declaration	106Dec on About a	n Individu	al Debto	or's Sched	dules		12/15
obtaining money o	or property by fraud ir U.S.C. §§ 152, 1341, 1	connection with a l				ment, concealing proper 0, or imprisonment for u	
Did you pay o	or agree to pay some	one who is NOT an a	attorney to help	you fill out bankrup	ptcy forms?		
■ No							
☐ Yes. Nai	me of person					ruptcy Petition Preparer's and Signature (Official Fo	
that they are t	r of perjury, I declare true and correct. Maria Cruz of Debtor 1	that I have read the s	summary and so	chedules filed with		n and	
Date	JAN 2 3 20	19		Date			

	Lin thin inform	nation to identify you		-		
_	btor 1	Angelica Maria				
	2.01	First Name	Middle Name	Last Name		
1	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Bar	nkruptcy Court for the:	EASTERN DISTRICT OF	CALIFORNIA		
Ca	se number					
1	nown)					Check if this is an amended filing
						•
	ficial For					
			Affairs for Individ			4/1
info	rmation. If me	ore space is needed	ible. If two married people a , attach a separate sheet to	are filing together, both are this form. On the top of an	equally responsible for su y additional pages, write y	ipplying correct our name and case
	•	i). Answer every que	stion. arital Status and Where You	Lived Before		
1.		current marital state		Lived Deloie		
	_	current mantar state	u3:			
	☐ Married Not marr	ried				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	all of the places you	lived in the last 3 years. Do no	ot include where you live nov	v.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
3. state	Within the lases and territorie	s t 8 years, did you e es include Arizona, Ca	ver live with a spouse or leg alifornia, Idaho, Louisiana, Ne	gal equivalent in a commur vada, New Mexico, Puerto R	nity property state or territo ico, Texas, Washington and	ory? (Community property Wisconsin.)
	■ No					
	☐ Yes. Mal	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (Of	ficial Form 106H).		
Pai	t 2 Explair	n the Sources of You	ır Income			
4 .	Fill in the total	amount of income yo	mployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part	-time activities.	endar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Debtor 1 Angelica Maria Cruz			Case number (if known)					
			Dahtard		Dahtar 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of in Check all that		Gross income (before deductions and exclusions)	
For last cale (January 1 to	ndar year: o December :	31, 2019)	■ Wages, commissions, bonuses, tips	\$36,456.82	☐ Wages, cor bonuses, tips	nmissions,		
			☐ Operating a business		☐ Operating a	business		
For the cale (January 1 to	ndar year bet o December :	24 2049 \	■ Wages, commissions, bonuses, tips	\$26,468.00	☐ Wages, cor bonuses, tips	nmissions,		
			☐ Operating a business		☐ Operating a	business		
winnings List each	. If you are fili	ng a joint case	ensions; rental income; inter and you have income that y ne from each source separat	rou received together, list it	only once under D	ebtor 1.	u gambiing and lottery	
			Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)	
			lade Before You Filed for I					
6. Are eithe □ No.	Neither De	btor 1 nor De	debts primarily consumer btor 2 has primarily consu personal, family, or househol	mer debts. Consumer debt	's are defined in 1	I U.S.C. § 10 ⁻	1(8) as "incurred by an	
	During the	90 days before	you filed for bankruptcy, did	d you pay any creditor a tota	al of \$6,825* or mo	ore?		
	□ No.	Go to line 7.						
	□ _{Yes}	paid that cred not include pa	ch creditor to whom you paid ditor. Do not include paymen ayments to an attorney for th	ts for domestic support obliquis bankruptcy case.	gations, such as c	nild support a	nd alimony. Also, do	
	* Subject t	o adjustment o	on 4/01/22 and every 3 years	after that for cases filed on	or after the date	of adjustment.		
■ Yes			both have primarily consue you filed for bankruptcy, did		al of \$600 or more	?		
	□ No.	Go to line 7.						
	■ Yes	include paym	ch creditor to whom you paid lents for domestic support ob his bankruptcy case.					
Credito	r's Name and	Address	Dates of payme	nt Total amount paid	Amount you still owe	Was this p	ayment for	
Corres MAC #2 PO Box	Fargo Home pondence/E 2302-04E x 10335 bines, IA 50	Bankruptcy	October, November and December 201		\$154,771.02	■ Mortgag □ Car □ Credit C □ Loan Re □ Supplie	ard	

De	btor 1 Angelica Maria Cruz	Case number (if known)				
	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this paymen	t for
	Kinecta Federal Credit Union	10/23/19, 12/01/19,	\$1,260.00	\$13,411.00	☐ Mortgage	
	Attn: Bankruptcy Dept	12/17/19	, .,	, ,	■ Car	
	P.O. Box 10003				☐ Credit Card	
	Manhattan Beach, CA 90266				☐ Loan Repayme	ent
					☐ Suppliers or ve	
					☐ Other	naors
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporation of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.					
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for this p	ayment
_			paid	still owe		
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?					
	Include payments on debts guaranteed or co	signed by an insider.				
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for this p	avmont
	miside: 3 Name and Address	bates of payment	paid	still owe	Include creditor's r	
Pa	rt 4: Identify Legal Actions, Repossession	ons, and Foreclosures				
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.					
	□ No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the case	
	Portfolio Recovery Associates LLC	Civil-Limited	Superior Court	of California	■ p	
	vs Angelica Maria Cruz	OIVII-LIIIIICCU	County of Fres		Pending	
	19CECL11576		1130 O Street		☐ On appeal	
			Fresno, CA 937	721	☐ Concluded	
10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.					
	■ No. Go to line 11. ☐ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	d			property
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.					
	Creditor Name and Address	Describe the action the	creditor took	Date s	oction was	Amount
	Orealtor Hairie alla Aduless	pescribe the action the	cieditoi took	taken		

Del	btor 1	Angelica Maria Cruz		C	ase number (if known)	
12.	court	n 1 year before you filed for bankr -appointed receiver, a custodian, o No Yes		as any of your property in the posses er official?	ssion of an a	ssignee for the ben	efit of creditors, a
Par	rt 5:	List Certain Gifts and Contribution	ns				
13.		n 2 years before you filed for bank No Yes. Fill in the details for each gift. s with a total value of more than \$6	•	did you give any gifts with a total valu	ue of more th	an \$600 per person Dates you gave	? Value
	per p	oerson on to Whom You Gave the Gift and ress:				the gifts	14,40
14.	= 1	n 2 years before you filed for bank No Yes. Fill in the details for each gift or o		did you give any gifts or contributions	s with a total	value of more than	\$600 to any charity?
	more Char	or contributions to charities that than \$600 rity's Name ress (Number, Street, City, State and ZIP Coo		Describe what you contributed		Dates you contributed	Value
Par	t 6:	List Certain Losses					
15.	or ga	mbling?	ıptcy or	since you filed for bankruptcy, did yo	ou lose anyth	ning because of thef	t, fire, other disaster,
	_	No Yes. Fill in the details.					
	Desc	cribe the property you lost and the loss occurred	Include	be any insurance coverage for the los the amount that insurance has paid. List ace claims on line 33 of Schedule A/B: P	st pending	Date of your loss	Value of property lost
Par	t 7:	List Certain Payments or Transfer	s				
16.	Within	n 1 year before you filed for bankru ulted about seeking bankruptcy or	ıptcy, di preparir	d you or anyone else acting on your b ng a bankruptcy petition? s, or credit counseling agencies for servi			rty to anyone you
		No					
	– y	es. Fill in the details.					
	Addr Emai	on Who Was Paid ress il or website address on Who Made the Payment, if Not \	′ ou	Description and value of any proper transferred	rty	Date payment or transfer was made	Amount of payment
	2304 Fres	Office of Peter B. Bunting I W Shaw Ave Ste 103 no, CA 93711 @peterbbuntinglaw.com		Attorney Fees		12/30/19	\$500.00

Deb	tor 1	Angelica Maria Cruz			Case num	nber (if known)	
	prom	n 1 year before you filed for bankrupto ised to help you deal with your credito t include any payment or transfer that yo	rs or to make payment	se acting on y s to your cred	our behalf p itors?	oay or transfer any prope	rty to anyone who
	_ `	No					
	_	Yes. Fill in the details.					
	Addı	on Who Was Paid ress	Description and transferred	value of any p	roperty	Date payment or transfer was made	Amount of payment
	trans: Includ includ	n 2 years before you filed for bankrupt ferred in the ordinary course of your b le both outright transfers and transfers ma le gifts and transfers that you have alread	usiness or financial aff ade as security (such as	airs? the granting of			•
		Yes. Fill in the details.					
	Pers Addı	on Who Received Transfer ress	Description and property transfer		paymo	ibe any property or ents received or debts n exchange	Date transfer was made
	Pers	on's relationship to you					
	benef —	n 10 years before you filed for bankrup ficiary? (These are often called asset-pro		ny property to	a self-settle	d trust or similar device	of which you are a
		No ∕es. Fill in the details.					
		e of trust	Description and	value of the nr	onorty trong	formed	Date Transfer was
	Hairi	o or trust	Description and	value of the pr	operty trains	ilerreu	made
Part	8:	List of Certain Financial Accounts, Ins	struments. Safe Depos	it Boxes, and S	Storage Unit	s	
: i	sold, Includ	n 1 year before you filed for bankruptc moved, or transferred? de checking, savings, money market, o es, pension funds, cooperatives, assoc	r other financial accou	nts; certificate	s of deposi		
		No					
	П	es. Fill in the details.					
		e of Financial Institution and 'ess (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		ou now have, or did you have within 1 y or other valuables?	ear before you filed fo	r bankruptcy, a	any safe dep	posit box or other deposi	tory for securities,
		No					
ĺ	_	es. Fill in the details.					
		e of Financial Institution ress (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
22. 1	Have	you stored property in a storage unit o	r place other than you	r home within	1 year befor	e you filed for bankrupto	y?
1		lo					
ı	_	es. Fill in the details.					
		e of Storage Facility less (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		Describe t	the contents	Do you still have it?

De	ebtor 1 Angelica Maria Cruz		Case number (if known)						
Pa	art 9:	or Someone Else							
	Do you hold or control any property that some for someone.		y you borrowed from, are storing	for, or hold in trust					
	_								
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Valu					
Pa	art 10: Give Details About Environmental Inform	nation							
For	r the purpose of Part 10, the following definition	s apply:							
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these se	air, land, soil, surface water, ground							
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	<u>₹</u>	aw, whether you now own, operat	e, or utilize it or used					
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or	nmental law defines as a hazardous	waste, hazardous substance, tox	ic substance,					
Rep	port all notices, releases, and proceedings that	you know about, regardless of when	they occurred.						
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	under or in violation of an enviror	nmental law?					
	■ No								
	☐ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of an	y release of hazardous material?							
	■ No								
	☐ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admin	nistrative proceeding under any envir	onmental law? Include settlemen	ts and orders.					
	■ No								
	☐ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Pa	art 11: Give Details About Your Business or Co	nnections to Any Business							
27.	Within 4 years before you filed for bankruptcy.	. did vou own a business or have any	of the following connections to a	anv business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	■ A partner in a partnership								
	☐ An officer, director, or managing exect	utive of a corporation							
	■ An owner of at least 5% of the voting of	or equity securities of a corporation							

Deptor 1 Angelica Maria Cruz	C	ase number (if known)
	•	
☐ No. None of the above applies. Go to	o Part 12.	
Yes. Check all that apply above and	fill in the details below for each business.	
Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed
MGWireless	Retail	EIN:
1387 N Blackstone Ave Fresno, CA 93703		From-To 10/31/2013-10/26/16
Money Good Wireless 7273 N Blackstone Ave	Retail	EIN:
Fresno, CA 93650		From-To 03/02/2009-09/26/11
■ No □ Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code)	Date Issued	
Part 12: Sign Below I have read the answers on this Statement of F are true and correct. I understand that making with a bankruptcy case can result in fines up to 18 U.S.C. §§ 152, 1341, 1519, and 3571.	a false statement, concealing property, or o	declare under penalty of perjury that the answers obtaining money or property by fraud in connection ears, or both.
Angelica Maria Cruz Signature of Debtor 1	Signature of Debtor 2	
Date JAN 2 3 2019	Date	
Did you attach additional pages to <i>Your Statem</i> ■ No □ Yes	nent of Financial Affairs for Individuals Filin	ng for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone who is no ■ No □ Yes. Name of Person Attach the Banki		•

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of California

In re	Angelica Maria Cruz		Case N		
		Debtor(s)	Chapte	er <u>13</u>	
	DISCLOSURE OF COMPE	NSATION OF ATTOR	NEY FOR	DEBTOR(S)	
cc	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing erendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy, or	agreed to be p	oaid to me, for services rendered or to	0
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	157.00	
	Balance Due		\$	3,843.00	
2. \$_	310.00 of the filing fee has been paid.				
3. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	I have not agreed to share the above-disclosed compe	ensation with any other person un	less they are m	nembers and associates of my law fir	m.
	I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				
6. Ir	n return for the above-disclosed fee, I have agreed to rea	nder legal service for all aspects of	of the bankrupt	cy case, including:	
b. c.	Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credito [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hou	ement of affairs and plan which m rs and confirmation hearing, and educe to market value; exem ns as needed; preparation a	ay be required any adjourned ption planni	; hearings thereof; ng; preparation and filing of	
7. B <u>:</u>	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis- any other adversary proceeding.			nces, relief from stay actions o	or
		CERTIFICATION		·	
I of this bar	certify that the foregoing is a complete statement of any nkruptcy proceeding.	agreement or arrangement for pa	yment to me f	or representation of the debtor(s) in	
	JAN 2 3 2019	121 1	Bu	try	
Da		Peter B. Bunting			
		Signature of Attorney Law Office of Peter	R Runting	•	
		2304 W Shaw Ave S			
		Fresno, CA 93711			İ
		5592264030 Fax: 5			İ
		info@peterbbunting Name of law firm	glaw.com		
					!

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	er 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans.

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Fill in this inform	nation to identify your case:	
Debtor 1	Angelica Maria Cruz	
Debtor 2 (Spouse, if filing)		
United States B	ankruptcy Court for the: Eastern District of California	
Case number (if known)		

С	heck	as directed in lines 17 and 21:
		ording to the calculations required by this ement:
		1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
		2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
		3. The commitment period is 3 years.
		4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1:	Calculate	Your Average	Monthly	Income

- 1. What is your marital and filing status? Check one only.
 - Not married. Fill out Column A, lines 2-11.
 - ☐ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

				Colu Debi	mn A tor 1	Column B Debtor 2 or non-filing spouse
Your gross wages, salary, tips, bonuses, overtime, payroll deductions).	, and co	mmissi	ons (before all	\$	3,026.86	\$
 Alimony and maintenance payments. Do not include Column B is filled in. 	e payme	ents from	a spouse if	\$	0.00	\$
4. All amounts from any source which are regularly p of you or your dependents, including child support from an unmarried partner, members of your househol and roommates. Do not include payments from a spou you listed on line 3.	t. i nclud d, your	e regula: depende	contributions nts, parents,	\$	0.00	\$
5. Net income from operating a business, profession, or farm	Debtor	1			.	
Gross receipts (before all deductions)	\$	0.00				
Ordinary and necessary operating expenses	-\$	0.00				
Net monthly income from a business, profession, or fai	rm \$	0.00	Copy here ->	\$	0.00	\$
6. Net income from rental and other real property	Debtor	1				
Gross receipts (before all deductions)	\$_	0.00				
Ordinary and necessary operating expenses	-\$	0.00				
Net monthly income from rental or other real property	\$	0.00	Copy here ->	\$	0.00	\$

Debtor 1	Angelica Maria Cruz				Case nu	mber (<i>if kno</i>	wn)		
					Column Debtor				e
7. Int	erest, dividends, and royalties	5			\$	0.0	00 \$		
8. Un	employment compensation				\$	0.0	00 \$		
Do the	not enter the amount if you con Social Security Act. Instead, lis	tend that the amount	t received was a ben	efit under			<u> </u>		
,	For you	\$	i (0.00					
ı	For your spouse	\$							
ber not Un dis pay doe	nsion or retirement income. Defit under the Social Security A include any compensation, per ited States Government in connability, or death of a member of paid under chapter 61 of title 1 es not exceed the amount of retietired under any provision of title	ct. Also, except as sision, pay, annuity, of ection with a disabilithe uniformed servic 0, then include that pred pay to which you	tated in the next sen or allowance paid by ty, combat-related in the ses. If you received a pay only to the exten a would otherwise be	ence, do he ury or ny retired t that it	\$	0.0	00\$		_
Do rec dor Uni disa	ome from all other sources no not include any benefits receive eived as a victim of a war crime mestic terrorism; or compensation ited States Government in connuability, or death of a member of purces on a separate page and purces	ed under the Social S , a crime against hur on, pension, pay, anr ection with a disabilit the uniformed servic	Security Act; paymen manity, or internation nuity, or allowance pa ty, combat-related inj	ts al or aid by the ury or					
	LIRC's contribution to	expenses			\$	2,166.6	57 \$		
			•		\$	0.0			_
	Total amounts from separ	ate pages, if any.		+	\$	0.0		-	
ead	ch column. Then add the total fo			\$	5,193.53	\$			5,193.53 Fotal average monthly income
	py your total average monthly culate the marital adjustment		11.					\$	5,193.53
	You are not married. Fill in 0 b								
	You are married and your spo		Fill in 0 holow						
_	• •	,							
	You are married and your spo Fill in the amount of the incom dependents, such as payment	e listed in line 11, Co	olumn B, that was No						
	Below, specify the basis for exadjustments on a separate pa	ge.	and the amount of in	come dev	oted to ea	ach purpo	ose. If necessa	ry, list ad	ditional
	If this adjustment does not app	oly, enter 0 below.		•					
				_ \$					
				- \$					
				_ +\$					
	Total			\$	O	0.00	Copy here=>		0.00
14. Yo	our current monthly income.	Subtract line 13 from	ı line 12.					\$	5,193.53
	alculate your current monthly								

Debtor 1	Angelica Maria Cruz	Case number (if known)	
	Multiply line 15a by 12 (the number of months in a year).		x 12
1	5b. The result is your current monthly income for the year for this part of the form		\$62,322.36

Debto	r 1 -	Angelica Maria Cruz	Case number (if known)	
16.	Calc	ulate the median family income that applies to y	ou. Follow these steps:	
İ		Fill in the state in which you live.	CA	
	16b.	Fill in the number of people in your household.	2	
Í	16c.	Fill in the median family income for your state and s To find a list of applicable median income amounts instructions for this form. This list may also be avail	size of household.	\$77,860.00
17.		do the lines compare?	able at the ballitapitey dictive office.	
	17a.	■ Line 15b is less than or equal to line 16c. Of 11 U.S.C. § 1325(b)(3). Go to Part 3. Do No.	n the top of page 1 of this form, check box 1, <i>Dispose</i> OT fill out <i>Calculation of Your Disposable Incom</i> e (Of	able income is not determined under fficial Form 122C-2).
	17b.	☐ Line 15b is more than line 16c. On the top of	f page 1 of this form, check box 2, Disposable incom	ne is determined under 11 H.S.C. &
Part :	3:	Calculate Your Commitment Period Under 11 L	J.S.C. § 1325(b)(4)	
18. (Сору	your total average monthly income from line 11		\$ 5,193.53
19. I	Dedu conte spous	ict the marital adjustment if it applies. If you are in nd that calculating the commitment period under 11 se's income, copy the amount from line 13.	married, your spouse is not filing with you, and you U.S.C. § 1325(b)(4) allows you to deduct part of you	
	19a. I	f the marital adjustment does not apply, fill in 0 on li	ine 19a.	-\$ 0.00
1	19b. S	Subtract line 19a from line 18.		\$5,193.53
20 (-alaı	data vous aussent manthi.	- u	
		late your current monthly income for the year. Copy line 19b	·	_{\$} 5,193.53
		Multiply by 12 (the number of months in a year).		·····
	•	watery by 12 (the number of months in a year).		<u>x 12</u>
2	20b. ┐	The result is your current monthly income for the yea	ar for this part of the form	\$ 62,322.36
2	:0c. C	Copy the median family income for your state and si	ze of household from line 16c	\$ 77,860.00
2	1. F	low do the lines compare?		
	•	Line 20b is less than line 20c. Unless otherwise period is 3 years. Go to Part 4.	e ordered by the court, on the top of page 1 of this for	rm, check box 3, The commitment
		Line 20b is more than or equal to line 20c. Unle commitment period is 5 years. Go to Part 4.	ess otherwise ordered by the court, on the top of page	e 1 of this form, check box 4, The
Part 4	:	Sign Below		
В	y sig	ning here, under penalty of periury I declare that the	e information on this statement and in any attachmen	ts is true and correct.
X		reflico y		
;	Ang Signa	elica Maria Cruz ature of Debtor 1		
	ate	JAN 2 3 2019		
If		checked 17a, do NOT fill out or file Form 122C-2.		
			s form. On line 39 of that form, copy your current mor	nthly income from line 14 above

Debtor 1 Angelica Maria Cruz Case number (if known)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 07/01/2019 to 12/31/2019.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Wages

Income by Month:

6 Months Ago:	07/2019	\$2,780.41
5 Months Ago:	08/2019	\$2,879.16
4 Months Ago:	09/2019	\$2,683.57
3 Months Ago:	10/2019	\$2,874.16
2 Months Ago:	11/2019	\$4,161.49
Last Month:	12/2019	\$2,782.37
	Average per month:	\$3.026.86

Line 10 - Income from all other sources

Source of Income: LIRC's contribution to expenses

Income by Month:

6 Months Ago:	07/2019	\$2,166.67
5 Months Ago:	08/2019	\$2,166.67
4 Months Ago:	09/2019	\$2,166.67
3 Months Ago:	10/2019	\$2,166.67
2 Months Ago:	11/2019	\$2,166.67
Last Month:	12/2019	\$2,166.67
	Average per month:	\$2,166.67